

B18 (Official Form 18) (12/07)

United States Bankruptcy Court

Western District of Virginia

Case No. 10-51602

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Cynthia D. Greene
950 Woodland Ave.
Winchester, VA 22601

Social Security / Individual Taxpayer ID No.:

xxx-xx-4648

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 12/28/10

Ross W Krumm
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

B18 (Official Form 18) (12/07) – Cont.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0423-5
Case: 10-51602

User: garrisonj
Form ID: bl8

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Total Noticed: 29

Date Rcvd: Dec 28, 2010

The following entities were noticed by first class mail on Dec 30, 2010.

db +Cynthia D. Greene, 950 Woodland Ave., Winchester, VA 22601-5824
3208448 ++ALLIANT CREDIT UNION, BANKRUPTCY DEPARTMENT, 11545 W TOUHY AVE, CHICAGO IL 60666-5000
(address filed with court: Alliant Credit Union, 125 E. Algonquin Rd.,
Arlington Heights, IL 60005)
3208449 +Allied Interstate, 3000 Corporate Exchange Dr., Columbus, OH 43231-7684
3208450 +Apex Financial Management, LLC, Equable Ascent Financial/Chase, 1120 W. Lake Cook Road, Ste !,
Buffalo Grove, IL 60089-1970
3208451 +BAC Home Loans Servicing, PO Box 5170, Simi Valley, CA 93062-5170
3208454 +Capital One Bank, 370 17th St. Suite 5000, Denver, CO 80202-5690
3208456 +Citibank, Vericrest Financial Inc., 715 S. Metropolitan Ave., Oklahoma City, OK 73108-2088
3208457 +Delta Dental, One Delta Dr., Mechanicsburg, PA 17055-6911
3208459 +Equable Ascent Financial, JC Penny, 1120 W. Lake Cook Rd. Ste 354,
Buffalo Grove, IL 60089-1970
3208462 +Grant & Weber, 861 Coronado Center Dr. Suite 211, Henderson, NV 89052-3992
3208464 +HSN Chase Receivables, Chase Receivables, 1247 Broadway, Sonoma, CA 95476-7503
3208467 +Jefferson Capital Systems, LLC, GE Money/Belk, 16 McLeland Rd., St. Cloud, MN 56303-2198
3208470 Penn Credit Corporation/QVC, P O Box 988, Harrisburg, PA 17108-0988
3208471 +QVC/GE Money, P O Box 981400, El Paso, TX 79998-1400
3208475 +Sprint, P O Box 8077, London, KY 40742-8077

The following entities were noticed by electronic transmission on Dec 28, 2010.

3208452 +EDI: RMSC.COM Dec 28 2010 18:33:00 Belk, GEMoney, P O Box 981491,
El Paso, TX 79998-1491
3208455 +EDI: CHASE.COM Dec 28 2010 18:33:00 Chase Card Services, P O Box 15298,
Wilmington, DE 19850-5298
3208458 EDI: DISCOVER.COM Dec 28 2010 18:28:00 Discover Financial Services, P O Box 15316,
Wilmington, DE 19850
3208460 EDI: FORD.COM Dec 28 2010 18:33:00 Ford Motor Credit Company, Dept. 194101, P O Box 55000,
Detroit, MI 48255-1941
3208461 +EDI: RMSC.COM Dec 28 2010 18:33:00 GE Money Bank, Attn. Bankruptcy Department,
PO Box 103104, Roswell, GA 30076-9104
3208463 +EDI: HFC.COM Dec 28 2010 18:33:00 HSBC Mastercard, P O Box 5253,
Carol Stream, IL 60197-5253
3208465 EDI: IRS.COM Dec 28 2010 18:33:00 Internal Revenue Service, P.O. Box 21126,
Philadelphia, PA 19114
3208466 +EDI: RMSC.COM Dec 28 2010 18:33:00 JC Penny, P O Box 981131, El Paso, TX 79998-1131
3208469 +EDI: MID8.COM Dec 28 2010 18:28:00 Midland Credit Management, Dept 12421, PO Box 603,
Oaks, PA 19456-0603
3208468 +EDI: MID8.COM Dec 28 2010 18:28:00 Midland Credit Management, GE Money/Belk,
8875 Aero Dr., San Diego, CA 92123-2251
3208472 +E-mail/Text: ldunham@rbcvlaw.com Randolph, Boyd, Cherry And Vaughn,
13 E. Main St., Richmond, VA 23219-2109
3208473 EDI: RRSB.COM Dec 28 2010 18:33:00 Redline Recovery, N531xxxx,
11675 Rainwater Dr., Ste 350, Alpharetta, GA 30009-8693
3208474 +EDI: CITICORP.COM Dec 28 2010 18:33:00 Shell/Citibank SD, P O Box 6497,
Sioux Falls, SD 57117-6497
3208476 EDI: WFNNB.COM Dec 28 2010 18:33:00 World Financial, HSN, P O Box 183043,
Columbus, OH 43218-3043

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

3208453 ##+Cach LLC/Collect America, 370 17th St., Ste. 5000, Denver, CO 80202-5690

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0423-5
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Form ID: b18

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 30, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.